

The Net Present Value Test in Foreclosure Fairness Act Mediation

NPV Scenario

Facts:

Original Loan: \$98,500 30 year fixed 7.25%

First payment due March 1, 2003

Last paid March 2014.

Therefore, as of November 5, 2015, our data collection date, the borrower is 20 months past due and there are 208 months remaining in the term.

PI of \$671.94

Annual taxes are \$1,333.78, or \$111.15 a month.

Insurance is \$70 a month

So TI = \$181.15 a month

Assessed Value 2015 is \$93,400. (Value in 2011 was up to \$108,500)

Zillow Value 2015 is \$104,000

Amortization table for scenario:

01 Mar, 2033 Pay-Off Date

Date	Payment	Principal	Interest	Total Interest	Balance
April 2003	\$671.94	\$76.84	\$595.10	\$595.10	\$98,423.16
May 2003	\$671.94	\$77.30	\$594.64	\$1,189.74	\$98,345.86
June 2003	\$671.94	\$77.77	\$594.17	\$1,783.92	\$98,268.09
July 2003	\$671.94	\$78.24	\$593.70	\$2,377.62	\$98,189.85
Aug. 2003	\$671.94	\$78.71	\$593.23	\$2,970.85	\$98,111.13
Sept. 2003	\$671.94	\$79.19	\$592.75	\$3,563.61	\$98,031.94



Oct. 2003	\$671.94	\$79.67	\$592.28	\$4,155.88	\$97,952.28
Nov. 2003	\$671.94	\$80.15	\$591.80	\$4,747.68	\$97,872.13
Dec. 2003	\$671.94	\$80.63	\$591.31	\$5,338.99	\$97,791.49
Jan. 2004	\$671.94	\$81.12	\$590.82	\$5,929.81	\$97,710.37
Feb. 2004	\$671.94	\$81.61	\$590.33	\$6,520.14	\$97,628.76
Mar. 2004	\$671.94	\$82.10	\$589.84	\$7,109.98	\$97,546.66
April 2004	\$671.94	\$82.60	\$589.34	\$7,699.33	\$97,464.06
May 2004	\$671.94	\$83.10	\$588.85	\$8,288.17	\$97,380.96
June 2004	\$671.94	\$83.60	\$588.34	\$8,876.52	\$97,297.36
July 2004	\$671.94	\$84.11	\$587.84	\$9,464.36	\$97,213.26
Aug. 2004	\$671.94	\$84.61	\$587.33	\$10,051.69	\$97,128.64
Sept. 2004	\$671.94	\$85.12	\$586.82	\$10,638.51	\$97,043.52
Oct. 2004	\$671.94	\$85.64	\$586.30	\$11,224.81	\$96,957.88
Nov. 2004	\$671.94	\$86.16	\$585.79	\$11,810.60	\$96,871.72
Dec. 2004	\$671.94	\$86.68	\$585.27	\$12,395.86	\$96,785.05
Jan. 2005	\$671.94	\$87.20	\$584.74	\$12,980.61	\$96,697.85
Feb. 2005	\$671.94	\$87.73	\$584.22	\$13,564.82	\$96,610.12
Mar. 2005	\$671.94	\$88.26	\$583.69	\$14,148.51	\$96,521.86
April 2005	\$671.94	\$88.79	\$583.15	\$14,731.66	\$96,433.07
May 2005	\$671.94	\$89.33	\$582.62	\$15,314.28	\$96,343.74
June 2005	\$671.94	\$89.87	\$582.08	\$15,896.35	\$96,253.88
July 2005	\$671.94	\$90.41	\$581.53	\$16,477.89	\$96,163.47
Aug. 2005	\$671.94	\$90.96	\$580.99	\$17,058.88	\$96,072.51
Sept. 2005	\$671.94	\$91.51	\$580.44	\$17,639.31	\$95,981.01
Oct. 2005	\$671.94	\$92.06	\$579.89	\$18,219.20	\$95,888.95



Nov. 2005	\$671.94	\$92.61	\$579.33	\$18,798.53	\$95,796.33
Dec. 2005	\$671.94	\$93.17	\$578.77	\$19,377.30	\$95,703.16
Jan. 2006	\$671.94	\$93.74	\$578.21	\$19,955.50	\$95,609.42
Feb. 2006	\$671.94	\$94.30	\$577.64	\$20,533.15	\$95,515.12
Mar. 2006	\$671.94	\$94.87	\$577.07	\$21,110.22	\$95,420.24
April 2006	\$671.94	\$95.45	\$576.50	\$21,686.71	\$95,324.80
May 2006	\$671.94	\$96.02	\$575.92	\$22,262.63	\$95,228.78
June 2006	\$671.94	\$96.60	\$575.34	\$22,837.97	\$95,132.17
July 2006	\$671.94	\$97.19	\$574.76	\$23,412.73	\$95,034.99
Aug. 2006	\$671.94	\$97.77	\$574.17	\$23,986.90	\$94,937.21
Sept. 2006	\$671.94	\$98.36	\$573.58	\$24,560.48	\$94,838.85
Oct. 2006	\$671.94	\$98.96	\$572.98	\$25,133.46	\$94,739.89
Nov. 2006	\$671.94	\$99.56	\$572.39	\$25,705.85	\$94,640.33
Dec. 2006	\$671.94	\$100.16	\$571.79	\$26,277.64	\$94,540.17
Jan. 2007	\$671.94	\$100.76	\$571.18	\$26,848.82	\$94,439.41
Feb. 2007	\$671.94	\$101.37	\$570.57	\$27,419.39	\$94,338.04
Mar. 2007	\$671.94	\$101.98	\$569.96	\$27,989.35	\$94,236.05
April 2007	\$671.94	\$102.60	\$569.34	\$28,558.69	\$94,133.45
May 2007	\$671.94	\$103.22	\$568.72	\$29,127.41	\$94,030.23
June 2007	\$671.94	\$103.84	\$568.10	\$29,695.51	\$93,926.39
July 2007	\$671.94	\$104.47	\$567.47	\$30,262.98	\$93,821.92
Aug. 2007	\$671.94	\$105.10	\$566.84	\$30,829.82	\$93,716.81
Sept. 2007	\$671.94	\$105.74	\$566.21	\$31,396.03	\$93,611.07
Oct. 2007	\$671.94	\$106.38	\$565.57	\$31,961.60	\$93,504.70
Nov. 2007	\$671.94	\$107.02	\$564.92	\$32,526.52	\$93,397.68



Dec. 2007	\$671.94	\$107.67	\$564.28	\$33,090.80	\$93,290.01
Jan. 2008	\$671.94	\$108.32	\$563.63	\$33,654.43	\$93,181.70
Feb. 2008	\$671.94	\$108.97	\$562.97	\$34,217.40	\$93,072.72
Mar. 2008	\$671.94	\$109.63	\$562.31	\$34,779.71	\$92,963.10
April 2008	\$671.94	\$110.29	\$561.65	\$35,341.37	\$92,852.80
May 2008	\$671.94	\$110.96	\$560.99	\$35,902.35	\$92,741.85
June 2008	\$671.94	\$111.63	\$560.32	\$36,462.67	\$92,630.22
July 2008	\$671.94	\$112.30	\$559.64	\$37,022.31	\$92,517.91
Aug. 2008	\$671.94	\$112.98	\$558.96	\$37,581.27	\$92,404.93
Sept. 2008	\$671.94	\$113.66	\$558.28	\$38,139.55	\$92,291.27
Oct. 2008	\$671.94	\$114.35	\$557.59	\$38,697.14	\$92,176.92
Nov. 2008	\$671.94	\$115.04	\$556.90	\$39,254.05	\$92,061.88
Dec. 2008	\$671.94	\$115.74	\$556.21	\$39,810.25	\$91,946.14
Jan. 2009	\$671.94	\$116.44	\$555.51	\$40,365.76	\$91,829.71
Feb. 2009	\$671.94	\$117.14	\$554.80	\$40,920.56	\$91,712.57
Mar. 2009	\$671.94	\$117.85	\$554.10	\$41,474.66	\$91,594.72
April 2009	\$671.94	\$118.56	\$553.38	\$42,028.05	\$91,476.16
May 2009	\$671.94	\$119.28	\$552.67	\$42,580.71	\$91,356.89
June 2009	\$671.94	\$120.00	\$551.95	\$43,132.66	\$91,236.89
July 2009	\$671.94	\$120.72	\$551.22	\$43,683.89	\$91,116.17
Aug. 2009	\$671.94	\$121.45	\$550.49	\$44,234.38	\$90,994.72
Sept. 2009	\$671.94	\$122.18	\$549.76	\$44,784.14	\$90,872.54
Oct. 2009	\$671.94	\$122.92	\$549.02	\$45,333.16	\$90,749.61
Nov. 2009	\$671.94	\$123.66	\$548.28	\$45,881.44	\$90,625.95
Dec. 2009	\$671.94	\$124.41	\$547.53	\$46,428.97	\$90,501.54



Jan. 2010	\$671.94	\$125.16	\$546.78	\$46,975.75	\$90,376.37
Feb. 2010	\$671.94	\$125.92	\$546.02	\$47,521.78	\$90,250.45
Mar. 2010	\$671.94	\$126.68	\$545.26	\$48,067.04	\$90,123.77
April 2010	\$671.94	\$127.45	\$544.50	\$48,611.54	\$89,996.33
May 2010	\$671.94	\$128.22	\$543.73	\$49,155.26	\$89,868.11
June 2010	\$671.94	\$128.99	\$542.95	\$49,698.22	\$89,739.12
July 2010	\$671.94	\$129.77	\$542.17	\$50,240.39	\$89,609.35
Aug. 2010	\$671.94	\$130.55	\$541.39	\$50,781.78	\$89,478.80
Sept. 2010	\$671.94	\$131.34	\$540.60	\$51,322.38	\$89,347.45
Oct. 2010	\$671.94	\$132.14	\$539.81	\$51,862.19	\$89,215.32
Nov. 2010	\$671.94	\$132.93	\$539.01	\$52,401.20	\$89,082.38
Dec. 2010	\$671.94	\$133.74	\$538.21	\$52,939.40	\$88,948.65
Jan. 2011	\$671.94	\$134.55	\$537.40	\$53,476.80	\$88,814.10
Feb. 2011	\$671.94	\$135.36	\$536.59	\$54,013.39	\$88,678.74
Mar. 2011	\$671.94	\$136.18	\$535.77	\$54,549.16	\$88,542.57
April 2011	\$671.94	\$137.00	\$534.94	\$55,084.10	\$88,405.57
May 2011	\$671.94	\$137.83	\$534.12	\$55,618.22	\$88,267.74
June 2011	\$671.94	\$138.66	\$533.28	\$56,151.50	\$88,129.08
July 2011	\$671.94	\$139.50	\$532.45	\$56,683.95	\$87,989.58
Aug. 2011	\$671.94	\$140.34	\$531.60	\$57,215.55	\$87,849.24
Sept. 2011	\$671.94	\$141.19	\$530.76	\$57,746.31	\$87,708.06
Oct. 2011	\$671.94	\$142.04	\$529.90	\$58,276.21	\$87,566.02
Nov. 2011	\$671.94	\$142.90	\$529.04	\$58,805.25	\$87,423.12
Dec. 2011	\$671.94	\$143.76	\$528.18	\$59,333.44	\$87,279.35
Jan. 2012	\$671.94	\$144.63	\$527.31	\$59,860.75	\$87,134.72

Feb. 2012	\$671.94	\$145.50	\$526.44	\$60,387.19	\$86,989.22
Mar. 2012	\$671.94	\$146.38	\$525.56	\$60,912.75	\$86,842.84
April 2012	\$671.94	\$147.27	\$524.68	\$61,437.42	\$86,695.57
May 2012	\$671.94	\$148.16	\$523.79	\$61,961.21	\$86,547.41
June 2012	\$671.94	\$149.05	\$522.89	\$62,484.10	\$86,398.36
July 2012	\$671.94	\$149.95	\$521.99	\$63,006.09	\$86,248.40
Aug. 2012	\$671.94	\$150.86	\$521.08	\$63,527.17	\$86,097.54
Sept. 2012	\$671.94	\$151.77	\$520.17	\$64,047.35	\$85,945.77
Oct. 2012	\$671.94	\$152.69	\$519.26	\$64,566.60	\$85,793.08
Nov. 2012	\$671.94	\$153.61	\$518.33	\$65,084.94	\$85,639.47
Dec. 2012	\$671.94	\$154.54	\$517.41	\$65,602.34	\$85,484.93
Jan. 2013	\$671.94	\$155.47	\$516.47	\$66,118.81	\$85,329.46
Feb. 2013	\$671.94	\$156.41	\$515.53	\$66,634.34	\$85,173.05
Mar. 2013	\$671.94	\$157.36	\$514.59	\$67,148.93	\$85,015.69
April 2013	\$671.94	\$158.31	\$513.64	\$67,662.57	\$84,857.39
May 2013	\$671.94	\$159.26	\$512.68	\$68,175.25	\$84,698.12
June 2013	\$671.94	\$160.23	\$511.72	\$68,686.97	\$84,537.90
July 2013	\$671.94	\$161.19	\$510.75	\$69,197.72	\$84,376.70
Aug. 2013	\$671.94	\$162.17	\$509.78	\$69,707.49	\$84,214.54
Sept. 2013	\$671.94	\$163.15	\$508.80	\$70,216.29	\$84,051.39
Oct. 2013	\$671.94	\$164.13	\$507.81	\$70,724.10	\$83,887.26
Nov. 2013	\$671.94	\$165.12	\$506.82	\$71,230.92	\$83,722.13
Dec. 2013	\$671.94	\$166.12	\$505.82	\$71,736.74	\$83,556.01
Jan. 2014	\$671.94	\$167.13	\$504.82	\$72,241.56	\$83,388.88
Feb. 2014	\$671.94	\$168.14	\$503.81	\$72,745.36	\$83,220.75



Mar. 2014	\$671.94	\$169.15	\$502.79	\$73,248.16	\$83,051.60
April 2014	\$671.94	\$170.17	\$501.77	\$73,749.93	\$82,881.42
May 2014	\$671.94	\$171.20	\$500.74	\$74,250.67	\$82,710.22
June 2014	\$671.94	\$172.24	\$499.71	\$74,750.37	\$82,537.98
July 2014	\$671.94	\$173.28	\$498.67	\$75,249.04	\$82,364.71
Aug. 2014	\$671.94	\$174.32	\$497.62	\$75,746.66	\$82,190.38
Sept. 2014	\$671.94	\$175.38	\$496.57	\$76,243.23	\$82,015.01
Oct. 2014	\$671.94	\$176.44	\$495.51	\$76,738.74	\$81,838.57
Nov. 2014	\$671.94	\$177.50	\$494.44	\$77,233.18	\$81,661.07
Dec. 2014	\$671.94	\$178.57	\$493.37	\$77,726.55	\$81,482.49
Jan. 2015	\$671.94	\$179.65	\$492.29	\$78,218.84	\$81,302.84
Feb. 2015	\$671.94	\$180.74	\$491.20	\$78,710.04	\$81,122.10
Mar. 2015	\$671.94	\$181.83	\$490.11	\$79,200.15	\$80,940.27
April 2015	\$671.94	\$182.93	\$489.01	\$79,689.17	\$80,757.34
May 2015	\$671.94	\$184.03	\$487.91	\$80,177.08	\$80,573.31
June 2015	\$671.94	\$185.15	\$486.80	\$80,663.87	\$80,388.16
July 2015	\$671.94	\$186.27	\$485.68	\$81,149.55	\$80,201.89
Aug. 2015	\$671.94	\$187.39	\$484.55	\$81,634.11	\$80,014.50
Sept. 2015	\$671.94	\$188.52	\$483.42	\$82,117.53	\$79,825.98
Oct. 2015	\$671.94	\$189.66	\$482.28	\$82,599.81	\$79,636.32
Nov. 2015	\$671.94	\$190.81	\$481.14	\$83,080.94	\$79,445.51
Dec. 2015	\$671.94	\$191.96	\$479.98	\$83,560.93	\$79,253.55
Jan. 2016	\$671.94	\$193.12	\$478.82	\$84,039.75	\$79,060.43
Feb. 2016	\$671.94	\$194.29	\$477.66	\$84,517.41	\$78,866.14
Mar. 2016	\$671.94	\$195.46	\$476.48	\$84,993.89	\$78,670.68



April 2016	\$671.94	\$196.64	\$475.30	\$85,469.19	\$78,474.04
May 2016	\$671.94	\$197.83	\$474.11	\$85,943.31	\$78,276.21
June 2016	\$671.94	\$199.02	\$472.92	\$86,416.23	\$78,077.19
July 2016	\$671.94	\$200.23	\$471.72	\$86,887.94	\$77,876.96
Aug. 2016	\$671.94	\$201.44	\$470.51	\$87,358.45	\$77,675.52
Sept. 2016	\$671.94	\$202.65	\$469.29	\$87,827.74	\$77,472.87
Oct. 2016	\$671.94	\$203.88	\$468.07	\$88,295.80	\$77,268.99
Nov. 2016	\$671.94	\$205.11	\$466.83	\$88,762.64	\$77,063.88
Dec. 2016	\$671.94	\$206.35	\$465.59	\$89,228.23	\$76,857.53
Jan. 2017	\$671.94	\$207.60	\$464.35	\$89,692.58	\$76,649.94
Feb. 2017	\$671.94	\$208.85	\$463.09	\$90,155.67	\$76,441.09
Mar. 2017	\$671.94	\$210.11	\$461.83	\$90,617.50	\$76,230.97
April 2017	\$671.94	\$211.38	\$460.56	\$91,078.07	\$76,019.59
May 2017	\$671.94	\$212.66	\$459.29	\$91,537.35	\$75,806.93
June 2017	\$671.94	\$213.94	\$458.00	\$91,995.35	\$75,592.99
July 2017	\$671.94	\$215.24	\$456.71	\$92,452.06	\$75,377.75
Aug. 2017	\$671.94	\$216.54	\$455.41	\$92,907.47	\$75,161.22
Sept. 2017	\$671.94	\$217.84	\$454.10	\$93,361.57	\$74,943.37
Oct. 2017	\$671.94	\$219.16	\$452.78	\$93,814.35	\$74,724.21
Nov. 2017	\$671.94	\$220.48	\$451.46	\$94,265.81	\$74,503.73
Dec. 2017	\$671.94	\$221.82	\$450.13	\$94,715.93	\$74,281.91
Jan. 2018	\$671.94	\$223.16	\$448.79	\$95,164.72	\$74,058.75
Feb. 2018	\$671.94	\$224.51	\$447.44	\$95,612.16	\$73,834.25
Mar. 2018	\$671.94	\$225.86	\$446.08	\$96,058.24	\$73,608.39
April 2018	\$671.94	\$227.23	\$444.72	\$96,502.96	\$73,381.16

May 2018	\$671.94	\$228.60	\$443.34	\$96,946.30	\$73,152.56
June 2018	\$671.94	\$229.98	\$441.96	\$97,388.27	\$72,922.58
July 2018	\$671.94	\$231.37	\$440.57	\$97,828.84	\$72,691.21
Aug. 2018	\$671.94	\$232.77	\$439.18	\$98,268.02	\$72,458.44
Sept. 2018	\$671.94	\$234.17	\$437.77	\$98,705.79	\$72,224.27
Oct. 2018	\$671.94	\$235.59	\$436.35	\$99,142.14	\$71,988.68
Nov. 2018	\$671.94	\$237.01	\$434.93	\$99,577.07	\$71,751.67
Dec. 2018	\$671.94	\$238.44	\$433.50	\$100,010.57	\$71,513.22
Jan. 2019	\$671.94	\$239.88	\$432.06	\$100,442.63	\$71,273.34
Feb. 2019	\$671.94	\$241.33	\$430.61	\$100,873.24	\$71,032.01
Mar. 2019	\$671.94	\$242.79	\$429.15	\$101,302.39	\$70,789.21
April 2019	\$671.94	\$244.26	\$427.68	\$101,730.08	\$70,544.96
May 2019	\$671.94	\$245.73	\$426.21	\$102,156.29	\$70,299.22
June 2019	\$671.94	\$247.22	\$424.72	\$102,581.01	\$70,052.00
July 2019	\$671.94	\$248.71	\$423.23	\$103,004.24	\$69,803.29
Aug. 2019	\$671.94	\$250.22	\$421.73	\$103,425.97	\$69,553.07
Sept. 2019	\$671.94	\$251.73	\$420.22	\$103,846.19	\$69,301.35
Oct. 2019	\$671.94	\$253.25	\$418.70	\$104,264.88	\$69,048.10
Nov. 2019	\$671.94	\$254.78	\$417.17	\$104,682.05	\$68,793.32
Dec. 2019	\$671.94	\$256.32	\$415.63	\$105,097.67	\$68,537.00
Jan. 2020	\$671.94	\$257.87	\$414.08	\$105,511.75	\$68,279.14
Feb. 2020	\$671.94	\$259.42	\$412.52	\$105,924.27	\$68,019.71
Mar. 2020	\$671.94	\$260.99	\$410.95	\$106,335.22	\$67,758.72
April 2020	\$671.94	\$262.57	\$409.38	\$106,744.60	\$67,496.15
May 2020	\$671.94	\$264.15	\$407.79	\$107,152.39	\$67,232.00



June 2020	\$671.94	\$265.75	\$406.19	\$107,558.58	\$66,966.25
July 2020	\$671.94	\$267.36	\$404.59	\$107,963.17	\$66,698.89
Aug. 2020	\$671.94	\$268.97	\$402.97	\$108,366.14	\$66,429.92
Sept. 2020	\$671.94	\$270.60	\$401.35	\$108,767.49	\$66,159.33
Oct. 2020	\$671.94	\$272.23	\$399.71	\$109,167.20	\$65,887.10
Nov. 2020	\$671.94	\$273.88	\$398.07	\$109,565.27	\$65,613.22
Dec. 2020	\$671.94	\$275.53	\$396.41	\$109,961.68	\$65,337.69
Jan. 2021	\$671.94	\$277.20	\$394.75	\$110,356.43	\$65,060.49
Feb. 2021	\$671.94	\$278.87	\$393.07	\$110,749.51	\$64,781.62
Mar. 2021	\$671.94	\$280.55	\$391.39	\$111,140.89	\$64,501.07
April 2021	\$671.94	\$282.25	\$389.69	\$111,530.59	\$64,218.82
May 2021	\$671.94	\$283.95	\$387.99	\$111,918.58	\$63,934.86
June 2021	\$671.94	\$285.67	\$386.27	\$112,304.85	\$63,649.19
July 2021	\$671.94	\$287.40	\$384.55	\$112,689.40	\$63,361.80
Aug. 2021	\$671.94	\$289.13	\$382.81	\$113,072.21	\$63,072.67
Sept. 2021	\$671.94	\$290.88	\$381.06	\$113,453.27	\$62,781.79
Oct. 2021	\$671.94	\$292.64	\$379.31	\$113,832.58	\$62,489.15
Nov. 2021	\$671.94	\$294.41	\$377.54	\$114,210.12	\$62,194.74
Dec. 2021	\$671.94	\$296.18	\$375.76	\$114,585.88	\$61,898.56
Jan. 2022	\$671.94	\$297.97	\$373.97	\$114,959.85	\$61,600.59
Feb. 2022	\$671.94	\$299.77	\$372.17	\$115,332.02	\$61,300.81
Mar. 2022	\$671.94	\$301.58	\$370.36	\$115,702.38	\$60,999.23
April 2022	\$671.94	\$303.41	\$368.54	\$116,070.91	\$60,695.82
May 2022	\$671.94	\$305.24	\$366.70	\$116,437.62	\$60,390.58
June 2022	\$671.94	\$307.08	\$364.86	\$116,802.48	\$60,083.50

July 2022	\$671.94	\$308.94	\$363.00	\$117,165.48	\$59,774.56
Aug. 2022	\$671.94	\$310.81	\$361.14	\$117,526.62	\$59,463.75
Sept. 2022	\$671.94	\$312.68	\$359.26	\$117,885.88	\$59,151.07
Oct. 2022	\$671.94	\$314.57	\$357.37	\$118,243.25	\$58,836.50
Nov. 2022	\$671.94	\$316.47	\$355.47	\$118,598.72	\$58,520.02
Dec. 2022	\$671.94	\$318.39	\$353.56	\$118,952.28	\$58,201.64
Jan. 2023	\$671.94	\$320.31	\$351.63	\$119,303.92	\$57,881.33
Feb. 2023	\$671.94	\$322.24	\$349.70	\$119,653.62	\$57,559.09
Mar. 2023	\$671.94	\$324.19	\$347.75	\$120,001.37	\$57,234.90
April 2023	\$671.94	\$326.15	\$345.79	\$120,347.16	\$56,908.75
May 2023	\$671.94	\$328.12	\$343.82	\$120,690.99	\$56,580.63
June 2023	\$671.94	\$330.10	\$341.84	\$121,032.83	\$56,250.52
July 2023	\$671.94	\$332.10	\$339.85	\$121,372.67	\$55,918.43
Aug. 2023	\$671.94	\$334.10	\$337.84	\$121,710.51	\$55,584.32
Sept. 2023	\$671.94	\$336.12	\$335.82	\$122,046.34	\$55,248.20
Oct. 2023	\$671.94	\$338.15	\$333.79	\$122,380.13	\$54,910.05
Nov. 2023	\$671.94	\$340.20	\$331.75	\$122,711.88	\$54,569.85
Dec. 2023	\$671.94	\$342.25	\$329.69	\$123,041.57	\$54,227.60
Jan. 2024	\$671.94	\$344.32	\$327.63	\$123,369.19	\$53,883.29
Feb. 2024	\$671.94	\$346.40	\$325.54	\$123,694.74	\$53,536.89
Mar. 2024	\$671.94	\$348.49	\$323.45	\$124,018.19	\$53,188.39
April 2024	\$671.94	\$350.60	\$321.35	\$124,339.54	\$52,837.80
May 2024	\$671.94	\$352.72	\$319.23	\$124,658.77	\$52,485.08
June 2024	\$671.94	\$354.85	\$317.10	\$124,975.86	\$52,130.24
July 2024	\$671.94	\$356.99	\$314.95	\$125,290.82	\$51,773.25

Aug. 2024	\$671.94	\$359.15	\$312.80	\$125,603.61	\$51,414.10
Sept. 2024	\$671.94	\$361.32	\$310.63	\$125,914.24	\$51,052.78
Oct. 2024	\$671.94	\$363.50	\$308.44	\$126,222.68	\$50,689.28
Nov. 2024	\$671.94	\$365.70	\$306.25	\$126,528.93	\$50,323.59
Dec. 2024	\$671.94	\$367.91	\$304.04	\$126,832.97	\$49,955.68
Jan. 2025	\$671.94	\$370.13	\$301.82	\$127,134.79	\$49,585.55
Feb. 2025	\$671.94	\$372.36	\$299.58	\$127,434.37	\$49,213.19
Mar. 2025	\$671.94	\$374.61	\$297.33	\$127,731.70	\$48,838.58
April 2025	\$671.94	\$376.88	\$295.07	\$128,026.76	\$48,461.70
May 2025	\$671.94	\$379.15	\$292.79	\$128,319.55	\$48,082.54
June 2025	\$671.94	\$381.44	\$290.50	\$128,610.05	\$47,701.10
July 2025	\$671.94	\$383.75	\$288.19	\$128,898.24	\$47,317.35
Aug. 2025	\$671.94	\$386.07	\$285.88	\$129,184.12	\$46,931.28
Sept. 2025	\$671.94	\$388.40	\$283.54	\$129,467.66	\$46,542.88
Oct. 2025	\$671.94	\$390.75	\$281.20	\$129,748.86	\$46,152.13
Nov. 2025	\$671.94	\$393.11	\$278.84	\$130,027.70	\$45,759.03
Dec. 2025	\$671.94	\$395.48	\$276.46	\$130,304.16	\$45,363.54
Jan. 2026	\$671.94	\$397.87	\$274.07	\$130,578.23	\$44,965.67
Feb. 2026	\$671.94	\$400.28	\$271.67	\$130,849.89	\$44,565.39
Mar. 2026	\$671.94	\$402.69	\$269.25	\$131,119.14	\$44,162.70
April 2026	\$671.94	\$405.13	\$266.82	\$131,385.96	\$43,757.57
May 2026	\$671.94	\$407.57	\$264.37	\$131,650.33	\$43,350.00
June 2026	\$671.94	\$410.04	\$261.91	\$131,912.24	\$42,939.96
July 2026	\$671.94	\$412.51	\$259.43	\$132,171.66	\$42,527.45
Aug. 2026	\$671.94	\$415.01	\$256.94	\$132,428.60	\$42,112.44

Sept. 2026	\$671.94	\$417.51	\$254.43	\$132,683.03	\$41,694.92
Oct. 2026	\$671.94	\$420.04	\$251.91	\$132,934.94	\$41,274.89
Nov. 2026	\$671.94	\$422.57	\$249.37	\$133,184.31	\$40,852.31
Dec. 2026	\$671.94	\$425.13	\$246.82	\$133,431.12	\$40,427.19
Jan. 2027	\$671.94	\$427.70	\$244.25	\$133,675.37	\$39,999.49
Feb. 2027	\$671.94	\$430.28	\$241.66	\$133,917.03	\$39,569.21
Mar. 2027	\$671.94	\$432.88	\$239.06	\$134,156.10	\$39,136.33
April 2027	\$671.94	\$435.49	\$236.45	\$134,392.55	\$38,700.84
May 2027	\$671.94	\$438.13	\$233.82	\$134,626.36	\$38,262.71
June 2027	\$671.94	\$440.77	\$231.17	\$134,857.53	\$37,821.94
July 2027	\$671.94	\$443.44	\$228.51	\$135,086.04	\$37,378.50
Aug. 2027	\$671.94	\$446.12	\$225.83	\$135,311.87	\$36,932.38
Sept. 2027	\$671.94	\$448.81	\$223.13	\$135,535.00	\$36,483.57
Oct. 2027	\$671.94	\$451.52	\$220.42	\$135,755.42	\$36,032.05
Nov. 2027	\$671.94	\$454.25	\$217.69	\$135,973.12	\$35,577.80
Dec. 2027	\$671.94	\$456.99	\$214.95	\$136,188.07	\$35,120.81
Jan. 2028	\$671.94	\$459.76	\$212.19	\$136,400.26	\$34,661.05
Feb. 2028	\$671.94	\$462.53	\$209.41	\$136,609.67	\$34,198.52
Mar. 2028	\$671.94	\$465.33	\$206.62	\$136,816.28	\$33,733.19
April 2028	\$671.94	\$468.14	\$203.80	\$137,020.09	\$33,265.05
May 2028	\$671.94	\$470.97	\$200.98	\$137,221.06	\$32,794.09
June 2028	\$671.94	\$473.81	\$198.13	\$137,419.19	\$32,320.27
July 2028	\$671.94	\$476.68	\$195.27	\$137,614.46	\$31,843.60
Aug. 2028	\$671.94	\$479.56	\$192.39	\$137,806.85	\$31,364.04
Sept. 2028	\$671.94	\$482.45	\$189.49	\$137,996.34	\$30,881.59

Oct. 2028	\$671.94	\$485.37	\$186.58	\$138,182.92	\$30,396.22
Nov. 2028	\$671.94	\$488.30	\$183.64	\$138,366.56	\$29,907.92
Dec. 2028	\$671.94	\$491.25	\$180.69	\$138,547.26	\$29,416.67
Jan. 2029	\$671.94	\$494.22	\$177.73	\$138,724.98	\$28,922.45
Feb. 2029	\$671.94	\$497.20	\$174.74	\$138,899.72	\$28,425.25
Mar. 2029	\$671.94	\$500.21	\$171.74	\$139,071.46	\$27,925.04
April 2029	\$671.94	\$503.23	\$168.71	\$139,240.17	\$27,421.81
May 2029	\$671.94	\$506.27	\$165.67	\$139,405.84	\$26,915.54
June 2029	\$671.94	\$509.33	\$162.61	\$139,568.46	\$26,406.21
July 2029	\$671.94	\$512.41	\$159.54	\$139,728.00	\$25,893.81
Aug. 2029	\$671.94	\$515.50	\$156.44	\$139,884.44	\$25,378.31
Sept. 2029	\$671.94	\$518.62	\$153.33	\$140,037.77	\$24,859.69
Oct. 2029	\$671.94	\$521.75	\$150.19	\$140,187.96	\$24,337.94
Nov. 2029	\$671.94	\$524.90	\$147.04	\$140,335.00	\$23,813.04
Dec. 2029	\$671.94	\$528.07	\$143.87	\$140,478.87	\$23,284.97
Jan. 2030	\$671.94	\$531.26	\$140.68	\$140,619.55	\$22,753.70
Feb. 2030	\$671.94	\$534.47	\$137.47	\$140,757.02	\$22,219.23
Mar. 2030	\$671.94	\$537.70	\$134.24	\$140,891.26	\$21,681.53
April 2030	\$671.94	\$540.95	\$130.99	\$141,022.26	\$21,140.57
May 2030	\$671.94	\$544.22	\$127.72	\$141,149.98	\$20,596.36
June 2030	\$671.94	\$547.51	\$124.44	\$141,274.42	\$20,048.85
July 2030	\$671.94	\$550.82	\$121.13	\$141,395.55	\$19,498.03
Aug. 2030	\$671.94	\$554.14	\$117.80	\$141,513.35	\$18,943.89
Sept. 2030	\$671.94	\$557.49	\$114.45	\$141,627.80	\$18,386.40
Oct. 2030	\$671.94	\$560.86	\$111.08	\$141,738.88	\$17,825.54

Nov. 2030	\$671.94	\$564.25	\$107.70	\$141,846.58	\$17,261.29
Dec. 2030	\$671.94	\$567.66	\$104.29	\$141,950.87	\$16,693.64
Jan. 2031	\$671.94	\$571.09	\$100.86	\$142,051.72	\$16,122.55
Feb. 2031	\$671.94	\$574.54	\$97.41	\$142,149.13	\$15,548.01
Mar. 2031	\$671.94	\$578.01	\$93.94	\$142,243.07	\$14,970.00
April 2031	\$671.94	\$581.50	\$90.44	\$142,333.51	\$14,388.50
May 2031	\$671.94	\$585.01	\$86.93	\$142,420.44	\$13,803.49
June 2031	\$671.94	\$588.55	\$83.40	\$142,503.84	\$13,214.94
July 2031	\$671.94	\$592.10	\$79.84	\$142,583.68	\$12,622.84
Aug. 2031	\$671.94	\$595.68	\$76.26	\$142,659.94	\$12,027.16
Sept. 2031	\$671.94	\$599.28	\$72.66	\$142,732.60	\$11,427.88
Oct. 2031	\$671.94	\$602.90	\$69.04	\$142,801.65	\$10,824.98
Nov. 2031	\$671.94	\$606.54	\$65.40	\$142,867.05	\$10,218.44
Dec. 2031	\$671.94	\$610.21	\$61.74	\$142,928.78	\$9,608.23
Jan. 2032	\$671.94	\$613.89	\$58.05	\$142,986.83	\$8,994.34
Feb. 2032	\$671.94	\$617.60	\$54.34	\$143,041.18	\$8,376.73
Mar. 2032	\$671.94	\$621.33	\$50.61	\$143,091.78	\$7,755.40
April 2032	\$671.94	\$625.09	\$46.86	\$143,138.64	\$7,130.31
May 2032	\$671.94	\$628.86	\$43.08	\$143,181.72	\$6,501.45
June 2032	\$671.94	\$632.66	\$39.28	\$143,221.00	\$5,868.78
July 2032	\$671.94	\$636.49	\$35.46	\$143,256.46	\$5,232.30
Aug. 2032	\$671.94	\$640.33	\$31.61	\$143,288.07	\$4,591.96
Sept. 2032	\$671.94	\$644.20	\$27.74	\$143,315.81	\$3,947.76
Oct. 2032	\$671.94	\$648.09	\$23.85	\$143,339.66	\$3,299.67
Nov. 2032	\$671.94	\$652.01	\$19.94	\$143,359.60	\$2,647.66

Dec. 2032	\$671.94	\$655.95	\$16.00	\$143,375.59	\$1,991.72
Jan. 2033	\$671.94	\$659.91	\$12.03	\$143,387.63	\$1,331.81
Feb. 2033	\$671.94	\$663.90	\$8.05	\$143,395.67	\$667.91
Mar. 2033	\$671.94	\$667.91	\$4.04	\$143,399.71	\$0.00